

Exhibit B

**Uphold**

2.0 ⓘ

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They've shown their true colours over the last couple of months when their partner and co-founder in the Universal Protocol Alliance, Uphold Earn / Cred, showed astoundingly irresponsible and possibly fraudulent behaviour in losing millions of dollars across several thousand investors' accounts. I myself have lost the proceeds of about two year's worth of savings. Imagine that... everything I didn't spend on the basic necessities over the course of two years was lost to the UPA's mismanagement; and for some, it was much worse.

The response of Uphold in all of this? Promising to split the profits of a lawsuit against a bankrupt company (lol) with their users. They are a cryptocurrency company that has been around since the days when Bitcoin was under \$1000. If they wanted to, with their track record, they could move the money around and/or make arrangements to ensure the people they made money disappear from by referring them to their alliance partner Cred be made whole.

Instead, they went on a lame initial PR campaign to distance themselves from Cred, but when that was proven to be untenable with digital receipts they've gone radio-silent to their customers.

There are so many vibrant, positive, customer-friendly crypto exchanges in the world; DO NOT use this one. I wanted to give them the benefit of the doubt over the last few months and hope they were working behind the scenes to come up with a plan, but they've demonstrated nothing in this regard and are ignoring their customers in favour of hoping this blows over. Imagine losing your life's savings and being given this message: "... all the profit from our legal proceedings against Cred will be returned to Uphold customers. We know the uncertainty is scary... [so check our blog]."

Finally, to the CEO JP Thieriot; this is the result of your lack of leadership and oversight. You

are ranked rock bottom or very close to it in all of the categories your company is present in on TrustPilot. Blame whomever you want, but you're a failure in every sense of the word. Dig

**Uphold**

2.0 ⓘ

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Hi Lance,

We feel deeply for anyone worrying about their loans at Cred. We will do anything that we reasonably can to help affected customers and you can see the updates on how Uphold plans to help here: <https://support.uphold.com/hc/en-us/articles/360052308611>

Kind regards,

Uphold team

Our 2022 Transparency Report has landed

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About Uphold

Information written by the company

Uphold is reimagining the world of money and finance from the ground up. We want to change and transform the splintered world of finance -- from basic banking needs, payment and money transfer networks to the global financial ecosystem itself. We are building towards a future where every person on earth has access to safe, transparent, fair and affordable financial services.

Contact

 marketing@uphold.com United States

Categories ⓘ



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Review of [Uphold](#)



Alejandro

3 reviews VE



16 Dec 2020

Uphold is guilty as Cred

As a lot of people here, I'm very frustrated, all this situation with Cred seems like a nightmare and pitifully Uphold is guilty as Cred is, Uphold should had a better knowledge about its partner, demand real proves about his business and how it was managed. I trusted on Cred because of Uphold but not one else.



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Reply from Uphold

17 Dec 2020

Hi Alejandro,

We feel deeply for anyone worrying about their loans at Cred. Please refer to this page for more information about how Uphold plans to help you:

<https://support.uphold.com/hc/en-us/articles/360052308611>

Kind regards,

Uphold Team



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Review of [Uphold](#)



Wladston Ferreira Filho

2 reviews  CH



16 Dec 2020

Uphold customers lost all money sent to their trusted partner Cred

Uphold promoted and advertised Cred (they called it "UpholdEarn"), as a safe platform for customers to invest their cryptocurrency and earn a small interest. Suddenly, Uphold terminated their partnership with Cred. Shortly afterwards, Cred filed for bankruptcy. It seems customers will ultimately receive nearly nothing out of their investment through Uphold. Uphold didn't assume any responsibility and did nothing to help their customers, months into the debacle. Relevant fact: Cred's CEO was in Uphold's board of directors!



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Reply from Uphold

17 Dec 2020

Hi Wladston,

We feel deeply for anyone worrying about their loans at Cred - we will do what we reasonably can to help affected customers. Please refer to this page for more information about how Uphold plans to help you and updates on the situation:

<https://support.uphold.com/hc/en-us/articles/360052308611>

Kind regards,

Uphold Team